



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No.: 10/765,774

Confirmation No.: 2460

Applicant: Smith et al.

Filed: January 27, 2004

TC/A.U. 2876

Examiner: Daniel I. Walsh

Docket No.: AUS920030902US1

Customer No.: 46129

Title: REMOTE TERMINAL CHECK PAYMENT WITH AUTOMATED  
TRANSMITTAL

Honorable Commissioner  
P. O. Box 1450  
Alexandria, Virginia 22313-1450

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Darrell Walker  
Darrell Walker, Reg. No. 34,945

**AMENDMENT**

In response to the Office letter dated August 13, 2004, please amend the  
application as follows and consider the included remarks.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 6 of this paper